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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esq.
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Attorney for: Morgan Stanley Mortgage
Loan Trust 2006-13ARX, Mortgage PassThrough Certificates, Series 2006-13 ARX,
U.S. Bank National Association, as Trustee,
successor in interest to Bank of America,
National Association, as Trustee, successor
by merger to LaSalle Bank National
Association, as Trustee

In Re:

Danny Gallardo,

Debtor.

Order Filed on November 6, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No: 16-29458 RG

Chapter: 13

Judge: Rosemary Gambardell

ORDER REINSTATING AUTOMATIC STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: November 6, 2018

Ionorable Nosemary Gambardella United States Bankruptcy Judge Page 2

Debtor: Danny Gallardo Case No.: 16-29458 RG

Caption: ORDER REINSTATING AUTOMATIC STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Morgan Stanley Mortgage Loan Trust 2006-13ARX, Mortgage Pass-Through Certificates, Series 2006-13 ARX, U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee, Denise Carlon appearing, upon a order reinstating automatic stay as to real property located at to 130 -132 Florida Avenue, Paterson, NJ, 07503, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Michael Schwartzberg, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the account will be current by November 30, 2018; and

It is hereby **ORDERED**, **ADJUDGED** and **DECREED** that the automatic stay as to 130 -132 Florida Avenue, Paterson, NJ, 07503 is hereby reinstated; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum cure payment or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.